

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Patent Application of:	)	
	)	
Ryan J. Nobrega et al.	)	Examiner: Not yet assigned
	)	
Application No.: Not yet assigned	)	Art Unit: Not yet assigned
	)	
Filed: Herewith	)	
	)	
For: Method and Apparatus for	)	
Performing a Credit Based	)	
Transaction Between a User of a	)	
Wireless Communications Device	)	
and a Provider of a Product or	)	
Service	)	
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Assistant Commissioner for Patents		
Washington, D.C. 20231		

JC915 U.S. PTO  
09/759627  
01/12/01

INFORMATION DISCLOSURE STATEMENT

Sir:

Enclosed is a copy of Information Disclosure Citation Form PTO-1449 together with copies of the documents cited on that form. It is respectfully requested that the cited documents be considered and that the enclosed copy of Information Disclosure Citation Form PTO-1449 be initialed by the Examiner to indicate such consideration and a copy thereof returned to applicant(s).

Pursuant to 37 C.F.R. § 1.97, the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made and is not to be construed as an admission that the information cited in this statement is material to patentability or constitutes prior art with respect to the present invention.

Pursuant to 37 C.F.R. § 1.97, this Information Disclosure Statement is being submitted under one of the following (as indicated by an "X" to the left of the appropriate paragraph):

X 37 C.F.R. §1.97(b).

37 C.F.R. §1.97(c). If so, then enclosed with this Information Disclosure Statement is one of the following:

A statement pursuant to 37 C.F.R. §1.97(e) or

A check for \$180.00 for the fee under 37 C.F.R. § 1.17(p).

37 C.F.R. §1.97(d). If so, then enclosed with this Information Disclosure Statement are the following:

- (1) A statement pursuant to 37 C.F.R. §1.97(e); and
- (2) A check for \$180.00 for the fee under 37 C.F.R. §1.17(p) for submission of the Information Disclosure Statement.

If there are any additional charges, please charge Deposit Account No. 02-2666.

Respectfully submitted,

BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN LLP

Dated:

1/12/01

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I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to the Commissioner of Patents and Trademarks, Washington, D.C. 20231.

Julie Arango

(Typed or printed name of person mailing paper or fee)

(Signature of person mailing paper or fee)

(Date)

<b>Form PTO-1449 (Modified)</b>		<b>Atty Docket No.:</b> 3399P040		<b>Serial No.:</b> Not yet assigned		J0915 U.S. PTO 09/759627  01/12/01	
<b>List of Patents and Publications Statement</b>  (Use several sheets if necessary)				<b>Applicant:</b>  Ryan J. Nobrega et al.  <b>Filing Date:</b> Herewith			
<b>REFERENCE DESIGNATION</b>				<b>U.S. PATENT DOCUMENTS</b>			
Examiner Initials		Document No.		Class	Sub-Class	Filing date if appropriate	
	AA						
	AB						
	AC						
	AD						
	AE						
	AF						
	AG						
	AH						
	AI						
	AJ						
	AK						
<b>FOREIGN PATENT DOCUMENTS</b>							
No.		Document No.	Date	Country	Class	Sub-Class	Trans-lation
	AL						
	AM						
	AN						
	AO						
	AP						
<b>OTHER ART (Including Author, Title, Date, Pertinent Pages, etc.)</b>							
	AR	Ian Drysdale, "New Way to Pay", 12-25-00, Interactive Week, <a href="http://www.zdnet.com/intweek/stories/news/0,4164,2668862,00.html">http://www.zdnet.com/intweek/stories/news/0,4164,2668862,00.html</a>					
	AS						
	AT						
Examiner				Date Considered			
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.							